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1M 3629

in the United States Patent and Trademark Office

Appn. Number: 09/832,440

Appn. Filed: 2001 April 11

Applicant: Steve Morsa

Examiner/GAU: Jonathan Ouellette/3629

Title: Method and Apparatus for the Automated Furnishing of Benefits Information and

Benefits

Thousand Oaks, CA 2007 April 15th

Response

In response to the Office Action (OA) of 1/17/2007, applicant respectfully submits the following:

Response to Response to Arguments: All Claims Allowable

1. While applicant acknowledges the indication of some allowed subject matter, applicant also respectfully disagrees with examiner's assertion (p.11, #47 of OA) that applicant's arguments are most in view of the alleged "new grounds of rejection."

To the contrary; as the alleged Peter Martin press release (PMA) which is now being relied upon in this latest OA (1/17/2007) was an/the obviously key and integral part of the previous (though improper) 6/21//2006 OA rejections (note the reference to and use of "PMA" throughout both OAs); which alleged press release applicant has for the many and varied reasons in applicant's previous 9/20//2006 Response already clearly and convincingly traversed, overcome, and dispensed with; for this reason alone all the claims of the instant invention should be allowed.

Response to Specification Note

2. Regarding examiners specification comments (p.2, #2-3), it is respectfully requested that, as per 706.03(o)/7.28, examiner "...identify the new matter... and provide an appropriate explanation of (examiners) position." Pro se applicant requests also that this identification and explanation/support for examiners position/s include any and all applicable authority/ies which serve to define what "new matter" is.

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